

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN - NORTHERN DIVISION**

In the Matter of:

STACEY ELAINE KOIN

**CHAPTER 13 PROCEEDING
CASE NUMBER: 15-20501
HONORABLE DANIEL S. OPPERMAN**

Debtor(s) _____/

ORDER CONFIRMING PLAN

The debtor(s) Chapter 13 Plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The court hereby finds that each of the requirements for confirmation of a Chapter 13 Plan pursuant to 11 U.S.C. §1325(a) are met.

Therefore, **IT IS HEREBY ORDERED** that the debtor(s) Chapter 13 Plan as last amended, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of Joshua M. Reinert, Attorney for debtor(s), for the allowance of compensation and reimbursement of expenses is allowed in the total amount of \$3,500.00 in fees, and that the portion of such claim which has not already been paid, to wit \$3,500.00 shall be paid by the trustee as an administrative expense of this case.

All timely filed claims to which an objection has not been filed are deemed allowed pursuant to 11 U.S.C. §502(a), and the trustee is therefore **ORDERED** to make distribution on these claims pursuant to the terms of the Chapter 13 Plan, as well as all fees due the clerk pursuant to statute.

IT IS FURTHER ORDERED that in Class V of the Plan, the term “crammed” refers to the bifurcation of a claim pursuant to 11 U.S.C. section 506 and is not applicable to 910 vehicle claims; and the term “modified” refers to a change in the interest rate or other terms not relating to collateral value, and the secured creditor will be paid equal monthly payments pursuant to the amount as recited in the claim.

IT IS FURTHER ORDERED that during the term of the plan, the trustee shall pay \$443.19 per month to CitiMortgage, Inc. as a Class 4 Claim. Escrow adjustments to said claim shall be made pursuant to local court rules. Pre-petition mortgage arrearage shall be paid as a Class 4.2 claim pursuant to the duly filed proof of claim.

IT IS FURTHER ORDERED that the Funding of the Plan shall be payments to the Trustee in the amount of \$567.00 per month for the term of the plan.

Approved as to Form & Content:

/s/Thomas W. McDonald, Jr.

Thomas W. McDonald, Jr. (P32464)
Chapter 13 Trustee
3144 Davenport Avenue
Saginaw, Michigan 48602
Telephone: (989) 792-6766
ecf@mcdonald13.org

/s/Joshua M. Reinert

Joshua M. Reinert (P66185)
Attorney for debtor(s)
3434 Davenport Avenue
Saginaw, Michigan 48602
Telephone: (989) 799-8860
email: mchurch@mcreinert.com

Signed on May 08, 2015

/s/ Daniel S. Opperman

Daniel S. Opperman
United States Bankruptcy Judge